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I hereby certify that this correspondence is being electronically deposited with the United States Patent and Trademark Office through the Electronic Filing System, on the below date:
Date: July 18, 2007 Name: Scott A. Timmerman Signature: /Scott A. Timmerman/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Paul Gallagher et al.

Appln. No.: 10/727,303

RCE Filed: December 12, 2006

Filed: December 2, 2003

For: SYSTEMS AND METHODS
FOR IMPLEMENTING
PERSON-TO-PERSON
MONEY EXCHANGE

BHGL Ref. No.: 12729/102

Yahoo! Ref. No.: Y00289US03

Examiner: Jason M. Borlinghaus

Art Unit: 3693

Confirmation No.: 5215

FOURTH SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby cite the following reference(s):

U.S. PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	NAME
Number-kind Code (if known)		
/J.B./ 6070150	5/30/2000	Remington et al.
✓ 6226623	5/01/2001	Schein et al.

/Jason Borlinghaus/

11/22/2007

Applicants are enclosing Form PTO-1449 (one sheet), along with a copy of each listed reference for which a copy is required under 37 C.F.R. §1.98(a)(2). As each of

the listed references is in English, no further commentary is believed to be necessary, 37 C.F.R §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above reference(s) and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated no fee to be due in connection with the filing of this Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Statement to a deposit account, as authorized in the Transmittal accompanying this Statement.

Respectfully submitted,

/Scott A. Timmerman/

July 18, 2007

Date

Scott A. Timmerman
Registration No. 55,678
Attorney for Applicants

FORM PTO-1449	SERIAL NO. 10/727,303	BHGL REF. NO. 12729/102 YAHOO! REF. NO. Y00289US03
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT	RCE FILED December 12, 2006 FILED December 2, 2003	GROUP ART UNIT 3693 CONFIRMATION NO. 5215
(use several sheets if necessary)	APPLICANT(S): Paul Gallagher et al.	

REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
/J.B./	E1	6070150	5/30/2000	Remington et al.		
	E2	6226623	5/01/2001	Schein et al.		

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES OR NO

EXAMINER INITIAL	OTHER ART – NON PATENT LITERATURE DOCUMENTS <small>(Include name of author, title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, city and/or country where published.)</small>				

EXAMINER /Jason Borlinghaus/	DATE CONSIDERED 11/22/2007
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



PTO/SB/08A (08-03)

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/727,303
		Filing Date	December 2, 2003
		First Named Inventor	Gallagher, Paul
		Art Unit	To Be Assigned
		Examiner Name	To Be Assigned
Sheet 1 of 2	Attorney Docket Number	017887-005920US	

U.S. PATENT DOCUMENTS+						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)				
J ↓	1.	6,032,138		02-2000	Brake et al.	
	2.	6,039,250		03-2000	Ito et al.	
	3.	6,044,360		03-2000	Picciallo	
	4.	6,554,184		04-2003	Amos	
	5.	2002/0004772 A1		01-10-2002	Templeton et al.	
	6.	2002/0095651 A1		07-18-2002	Kumar et al.	
	7.	2002/0152160 A1		10-17-2002	Allen-Rouman et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>

Examiner Signature	<i>KB</i>	Date Considered	12/20/07
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.
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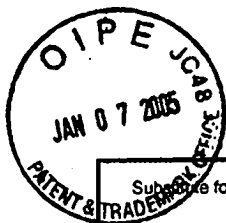
PTO/SB/08B (08-03)

Substitute for form 1449B/PTO		Complete if Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/727,303		
		Filing Date	December 2, 2003		
		First Named Inventor	Gallagher, Paul		
		Art Unit	To Be Assigned		
		Examiner Name	To Be Assigned		
Sheet	2	of	2	Attorney Docket Number	017887-005920US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
JMB	8.	GENNADY, M. et al., "NetCash: A design for practical electronic currency on the internet" Association of Computing Machinery, (1993), Information Science Institute, University of Southern California.	

Examiner Signature		Date Considered	12/20/07
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.



PTO/SB/08A (08-03)

Supplement to form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known	
		Application Number	10/727,303
		Filing Date	December 2, 2003
		First Named Inventor	Gallagher, Paul
		Art Unit	3628
		Examiner Name	Jason M. Borlinghaus
Sheet 1	of 1	Attorney Docket Number	017887-005920US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
JMB	1.	2002/0007343 A1	01-17-2002	Oyama et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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								<input type="checkbox"/>

Examiner Signature		Date Considered	12/20/07
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